Case 12-24840-GLT Doc 176 Filed 02/07/18 Entered 02/08/18 00:52:44 FILES

Imaged Certificate of Notice Page 1 of 4
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

2/5/18 11:16 am CLERK U.S. BANKRUPTCY COURT - WDPA

IN RE: JEFFREY L. SPIKER	
JEFFREY L. SPIKER	
CRISTI L. SPIKER	Case No.:12-24840
Debtor(s)	
、 ,	Chapter 13
Ronda J. Winnecour	
Movant	Related to Docket No. 168
Movant	
VS.	

No Repondents.

ORDER OF COURT

AND NOW, this __5th Day of February, 2018 ___, upon consideration of the Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements, and following notice to the creditors and an opportunity to be heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

U.S. BAKRUPTCY JUDGG

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Imaged Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re: Jeffrey L. Spiker Cristi L. Spiker Debtors

Case No. 12-24840-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: amaz Page 1 of 3 Date Rcvd: Feb 05, 2018 Form ID: pdf900 Total Noticed: 78

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 07, 2018.
                             +Jeffrey L. Spiker, Cristi L. Spiker, 315 Nicholas Drive, Uniontown, PA 15401-3991 AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605,
db/idb
cr
                                Arlington, TX 76096-9605
                           +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Ctr. At Mail Code La4-5555, 700 Kansas Lane, Monroe, LA 71203-4774 ++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853,
                                                                                                                   Chase Records Ctr. Attn: Corr. Mail,
13488054
                                                                                                                                                               ARLINGTON TX 76096-3853
                             (address filed with court: Americredit Financial Services, Inc., PO Box 183853,
                           Arlington TX 76096)
Advance Me Today, P.O. Box 1823, Pauls Avenue, Kingstown, St. vincent 1023
+Advancemetoday.com, P.O. Box 1124-1007, New York, NY 10102-0001
Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285

1-2dross filed with court: Capital One, c/o TSYS Total Debt Management, P.O. Box 5155,
13480069
13480070
13480073
13480077
                             Norcross, GA 30091)
+CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
Chase, P.O. Box 15298, Wilmington, DE 19850-5298
+Chase Manhattan Mortgage, Attn; Bankruptcy Dept., 3415
13554571
13480079
13480080
                                                                                                                                       3415 Vision Dr. Mail Code: Oh4-7133,
                                Columbus, OH 43219-6009
                             +Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
+Credit Collections, USA, 16 Distributor Drive-Suite 1, Morgantown, WV 26501-0121
Credit Protection Association, P.O. Box 802068, Dallas, TX 75380-2068
+FNB Consumer Discount Company, 45 West Main Street, P.O. Box 2045,
13480081
13480082
13480083
13480088
                                 Uniontown, PA 15401-1645
                             +FNB Consumer Discount Company/Reese's, 45 West Main Street, P.O. Box 2045,
13495331
                                 Uniontown, PA 15401-1645
                             Fashion Bug, WFNNB Bankruptcy Department, P.O. Box 182125, Columbus +Fayette Anesthesia Providers, P.O. Box 464, Rutherford, NJ 07070-0471
13480084
                                                                                                                                                            Columbus, OH 43218-2125
13480085
                            +Fayette Anesthesia Providers, P.O. Box 464, Rutherford, NJ 07070-0471

‡+First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695

First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524

+GM Financial, Bankruptcy Department, P.O. Box 183853, Arlington, TX 76096-3853

+HSBC Card Services, Attn: Bankruptcy, P.O. Box 5213, Carol Stream, IL 60197-52:

+Harley-Davidson Credit Corp., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652

Hollywood Entertainment Corporation, P.O. Box 6789, Wilsonville, OR 97070

+JPMorgan Chase, c/o Jamie Dimon, CEO, 270 Park Ave, New York, NY 10017-2014

+JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009

+Justin J. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677

+Kaiser Dental, 102 Bute Road. Uniontown, PA 15401-5544
13480086
                            #+First National Collection Bureau, Inc., 610 Waltham Way,
13480087
13480089
                                                                                                                                                 Carol Stream, IL 60197-5213
13480092
13485047
13480091
13523954
13551016
13480106
                             +Kaiser Dental, 102 Bute Road, Uniontown, PA 15401-5544
+Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680
Lane Bryant, WFNNB Bankruptcy Department, P.O. Box 182125,
13480094
13480095
13480096
                                                                                                                                                          Columbus, OH 43218-2125
                             Lane Bryant, WFNNB Bankruptcy Department, P.O. Box 182125, Columbus, OH 4: +Laurel Highlands SD c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741 +Morgantown Endodontics, 2401 Cranberry Square, Morgantown, WV 26508-9209 Orchard Bank, HSBC Card Services, P.O. Box 81622, Salinas, CA 93912-1622 Palisades Acquisition, LLC, P.O. Box 105507, Atlanta, GA 30348-5507 Penn Credit Corporation, 916 S 14th Place, P.O. Box 988, Harrisburg, PA 15 STAT MedEvac, P.O. Box 223016, Pittsburgh, PA 15251-2016
13480097
13480100
13480102
13480103
13480104
                                                                                                                                                       Harrisburg, PA 17108-0988
13480111
                             Smith Chiropractic Clinic, 645 Morgantown Street, Uniontown, PA 15401
+South Union Township c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741
+Sterling Jewelers, Inc., d/b/a Kay Jewelers, P.O. Box 93784, Cleveland, OH 44101-5784
+Target National Bank, c/o Target Credit Services, P.O. Box 1581,
13480107
13480108
13495332
                                Minneapolis, MN 55440-1581
                               US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
US Department of Education, P.O. Box 5609, Greenville, TX 75403-5609
13594264
13480116
                               Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
FUnited Cash Loans, 3531 P Street NW, P.O. Box 111, Miami, OK 74355-0111
FUnizon Attn: Bankruptay, 3900 Washington Street, Wilmington DE 1980
13480113
                            #+United Cash Loans,
13480114
                             +Verizon, Attn: Bankruptcy, 3900 Washington Street, Wilmington, DE 19802-212
Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397
+West Bay Acquisitions, LLC, P.O. Box 8009, Cranston, RI 02920-0009
eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
                                                                                                                                            Wilmington, DE 19802-2125
13480117
13480118
13480119
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr E-mail/PDF: rmscedi@recoverycorp.com Feb 06 2018 01:57:14
                                Recovery Management Systems Corporation,
                                                                                                                  25 S.E. Second Avenue, Suite 1120,
                             Miami, FL 33131-1605
+E-mail/Text: EBNProcessing@afni.com Feb 06 2018 02:02:07 AFNI, Attn: Bankruptcy,
13480071
                                P.O. Box 3097, Bloomington, IL 61702-3097
13480072
                               E-mail/Text: ally@ebn.phinsolutions.com Feb 06 2018 02:01:36
                                                                                                                                                          Ally Financial,
                                 P.O. Box 130424, Roseville, MN 55113-0004
                             +E-mail/Text: ally@ebn.phinsolutions.com Feb 06 2018 02:01:36
13499008
                                                                                                                                                      Ally Financial,
                                c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004
                             +E-mail/PDF: gecsedi@recoverycorp.com Feb 06 2018 01:57:31
                                                                                                                                                     Belk/GEMB,
13480074
                                                                                                                                                                              P.O. Box 960012.
                                Orlando, FL 32896-0012
                             +E-mail/Text: bankruptcynotices@cbecompanies.com Feb 06 2018 02:02:14 CBE Group, Inc.,
13480078
                                 1309 Technology Parkway, Cedar Falls, IA 50613-6976
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District/off: 0315-2 User: amaz Page 2 of 3 Date Rcvd: Feb 05, 2018 Form ID: pdf900 Total Noticed: 78

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
13551181
                  +E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 06 2018 02:02:11
                    COLLECTO US ASSET MANAGEMNT, INC., c o Jefferson Capital Systems LLC, PO BOX 7999,
                  SAINT CLOUD MN 56302-7999
+E-mail/Text: bankruptcy@cavps.com Feb 06 2018 02:02:13 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Drive, Valhalla, NY 10595-1340
Capital Management Services, LP,
13480075
                  +E-mail/Text: cms-bk@cms-collect.com Feb 06 2018 02:01:44 Capita 700 Executive Center Drive, Suite 300, Greenville, SC 29615-4555
13480076
                   E-mail/Text: bankruptcy.notices@hdfsi.com Feb 06 2018 02:02:22
13480090
                   Harley-Davidson Financial Services, P.O. Box 22048, E-mail/Text: bknotice@crgofusa.com Feb 06 2018 02:02:16
                                                                                       Carson City, NV 89721-2048
13516925
                    InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,
                    DALLAS, TX 75312-3203
13480093
                   E-mail/Text: cio.bncmail@irs.gov Feb 06 2018 02:01:43
                                                                                        Internal Revenue Service,
                   P.O. Box 7346, Philadelphia, PA 19101-7346
E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 06 2018 02:02:11 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
13516594
                  +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 06 2018 02:05:22 P.O. Box 740281, Houston, TX 77274-0281
13480098
                                                                                                              LVNV Funding,
                   E-mail/PDF: resurgentbknotifications@resurgent.com Feb 06 2018 02:05:29
13561332
                    LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13480099
                  +E-mail/Text: bankruptcydpt@mcmcg.com Feb 06 2018 02:02:00
                                                                                             Midland Funding,
                    8875 Aero Drive--Suite 200, San Diego, CA 92123-2255
13480101
                  +E-mail/Text: egssupportservices@alorica.com Feb 06 2018 02:02:08
                    NCO Financial Systems, Inc., P.O. Box 17218, Department 64,
                                                                                                    Wilmington, DE 19850-7218
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 06 2018 02:17:26
14658281
                    Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
                   E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 06 2018 02:05:33
13551485
                  Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 06 2018 02:17:37
13624116
                   PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067 E-mail/Text: ebn@vativrecovery.com Feb 06 2018 02:01:44 Palisades A
13529430
                                                                                           Palisades Acquisition IX LLC,
                    Vativ Recovery Solutions LLC, dba SMC, PO Box 40728, Houston, TX 77240-0728
                                                                     As Agent For Palisades Acquisition IX LL,
13533366
                  +E-mail/Text: csidl@sbcglobal.net Feb 06 2018 02:02:16
                                                                                         Premier Bankcard/Charter,
                    P.O. Box 2208, Vacaville, CA 95696-8208
                   E-mail/Text: bnc-quantum@quantum3group.com Feb 06 2018 02:01:48
13510525
                   Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, E-mail/PDF: rmscedi@recoverycorp.com Feb 06 2018 01:57:24
                                                                                                  Kirkland, WA 98083-0788
13486213
                    Recovery Management Systems Corporation,
                                                                        25 S.E. 2nd Avenue, Suite 1120,
                    Miami, FL 33131-1605
                   E-mail/PDF: cbp@onemainfinancial.com Feb 06 2018 01:57:30
13480109
                                                                                              Springleaf Financial Services,
                    219 Walmart Drive--Suite C, Uniontown, PA 15401-8423
13480110
                   E-mail/Text: appebnmailbox@sprint.com Feb 06 2018 02:01:59
                                                                                               Sprint, P.O. Box 105243,
                    Atlanta, GA 30348-5243
                                                                                             Sterling Inc. dba Kay Jewelers, Cleveland, OH 44101-5784
                  +E-mail/Text: BKRMailOps@weltman.com Feb 06 2018 02:02:06
13493445
                  c/o Weltman, Weinberg & Reis, Co., LPA, P.O. Box 93784, +E-mail/Text: BKRMailOPS@weltman.com Feb 06 2018 02:01:45
                                                                                             Sterling Jewelers, Inc.
13495333
                    d/b/a Kay Jewelers, Weltman, Weinberg & Reis,
                                                                                323 West Lakeside Avenue--Suite 200,
                    Cleveland, OH 44113-1085
13519856
                  +E-mail/Text: bncmail@w-legal.com Feb 06 2018 02:02:07
                                                                                         TARGET NATIONAL BANK,
                    C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
                  +E-mail/Text: BankruptcyNotice@upmc.edu Feb 06 2018 02:02:22
13480115
                                                                                                UPMC Physician Services,
                                                                                              Pittsburgh, PA 15233-2213
                    1650 Metropolitan Street, Third Floor--Customer Service,
                                                                                                               TOTAL: 30
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr
                   Harley-Davidson Credit Corp
                   Sterling Jewelers Inc., dba Kay Jewelers
cr
cr*
                 ++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
                  (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
                  Arlington, TX /buyo,
+PRA Receivables Management LLC, POB 41067,
POB 41067,
cr*
                                                             POB 41067,
                                                                             Norfolk, VA 23541-1067
                 +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

+PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067

++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
13495330*
                  (address filed with court: Americredit Financial Services, Inc., d/b/a GM Financial,
                    P.O. Box 183853, Arlington, TX 76096)
13480105
               ##+Redstone Rehabilitation Group, 113 Thornton Road, Brownsville, PA 15417-9607
                                                                                                               TOTALS: 2, * 4, ## 1
```

Addresses marked $^{\prime}$ + $^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0315-2 User: amaz Page 3 of 3 Date Rcvd: Feb 05, 2018 Form ID: pdf900 Total Noticed: 78

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Ann E. Swartz on behalf of Creditor Harley-Davidson Credit Corp ecfmail@mwc-law.com Daniel R. White on behalf of Joint Debtor Cristi L. Spiker dwhite@zeblaw.com, gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com Daniel R. White on behalf of Debtor Jeffrey L. Spiker dwhite@zeblaw.com, gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com James P. Valecko on behalf of Creditor Sterling Jewelers Inc., dba Kay Jewelers jvalecko@weltman.com, jbluemle@weltman.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Ronda J. Winnecour cmecf@chapter13trusteewdpa.com William E. Craig on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com TOTAL: 9